



All Ears English Episode 193:

How to Borrow Money in English Correctly

Lindsay: This is an All Ears English Podcast, Episode 193: “How to Borrow Money in English Correctly.”

[Instrumental]

Gabby: Welcome to the All Ears English Podcast, where you’ll finally get real, native English conversation with your hosts, Lindsay McMahon, the ‘English Adventurer’ and Gabby Wallace, the ‘Language Angel’, from Boston, USA.

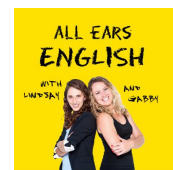
[Instrumental]

Gabby: Don’t let bad English grammar stand between you and borrowing money from your friends. Learn how to do it right in today’s episode.

[Instrumental]

Lindsay: Hey, guys. Remember your English is a Porsche and if you wanna (want to) keep tuning up your Porsche, if you wanna (want to) know all of the TOP 15 FIXES today, go straight to AllEarsEnglish.com/TOP15. And you can get that in a free e-book right away.

[Instrumental]



Gabby: Hey, Lindsay. How's it going?

Lindsay: Hey, Gabby. Feeling great today and you?

Gabby: Oh, I'm doing great. Thank you very much.

Lindsay: Awesome.

Gabby: Yeah. So, I wanted to tell you something (kind of) interesting about my new life in Tokyo.

Lindsay: Oh, my god. What's that?

Gabby: Well...

Lindsay: What's happening in Tokyo?

Gabby: Yeah, I'm learning about a difference in the way of life here. And that's that – Japan is really a cash-based society. (Um)...

Lindsay: Oh, yeah.

Gabby: ...back in Boston, I never carried more than say \$40 or \$50 in cash because you don't have to, (right)? You can use a credit card or...

Lindsay: No. Yeah, you, you're usually too lazy to go to the ATM. I don't like to go...

Gabby: Yeah.

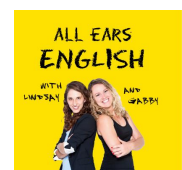
Lindsay: ...to the ATM. Yeah.

Gabby: It's just not necessary, (right). And I think (like)...

Lindsay: Exactly.

Gabby: ...I used to worry about (like), 'Oh, maybe I'll lose the cash', or (like), 'Oh, what if I lose my wallet and I have a bunch of cash in it?' Anyway, those are my...

Lindsay: Yeah.



Gabby: ...irrational fears. So, now that I am in Japan, I have to use cash everywhere. (Like), I tried to pay cash for some sushi. I was getting, (um), sushi to go the other night for dinner, and, (um), they wouldn't take a credit card, so I had to pay cash.

Lindsay: That's crazy.

Gabby: I went to a doughnut café; I wanted to buy a doughnut. And...

Lindsay: Okay.

Gabby: ...(um), I know it's kinda (kind of) silly to buy a doughnut with a credit card, but they didn't take a credit card either. So I had to pay cash. And so many things like, (um), gosh, transportation. I can't buy a train ticket with a credit card like you can...

Lindsay: Really?

Gabby: ...back in the US.

Lindsay: You can't buy at the machine like...

Gabby: No.

Lindsay: ...swipe your card and then you get your, your monthly pass. No.

Gabby: No.

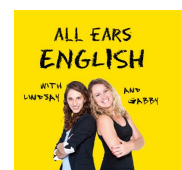
Lindsay: Geesh, I actually forgot that about Japan. I guess that's true...

Gabby: Yeah.

Lindsay: ...when I was living there too. I used to use cash a lot. I don't think I even had a credit card.

Gabby: So, I ran out of cash so quickly, that the other day when I went out to lunch with my co-workers, I was so embarrassed. I couldn't get money at that time, and so I had to ask my co-worker if I could borrow some cash from her.

Lindsay: Ooh, that is embarrassing.



Gabby: So...

Lindsay: Did she lend it to you? Did she lend you the cash?

Gabby: She did, she did. (Um)...

Lindsay: Oh.

Gabby: ...she said, "It's totally fine. You can borrow cash. No big deal."

Lindsay: (Um).

Gabby: "I can lend you money until we get paid or until whenever." And I said, "Okay, okay. Of course, I'm going to pay you back tomorrow. I just need to borrow this money for lunch."

Lindsay: Great.

Gabby: 'Cause (because), (you know), I don't like to borrow money.

Lindsay: No, but luckily your colleagues like to lend money.

Gabby: Yes. Luckily they do.

Lindsay: But you better be careful you don't ask too many, too many times, (right), (I mean), don't ask too much.

Gabby: Well, because it's annoying, (right). It can be annoying if you ask too often to borrow something, especially money. So...

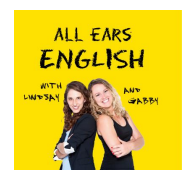
Lindsay: Yeah, 'cause (because) they're gonna (going to) start walking in the opposite direction...

Gabby: I know. They're gonna (going to)...

Lindsay: ...when they see you coming up to them.

Gabby: ..."Stay away. She just wants to borrow money all the time."

Lindsay: Yeah.



Gabby: Well, and it's hard – I think cash flow is hard when you move to a new place so. You have to be really aware of your budget, so, (you know)...

Lindsay: Absolutely.

Gabby: ...to avoid...

Lindsay: You gotta (got to) be careful there.

Gabby: ...avoid having...

Lindsay: So...

Gabby: ...to borrow too much money. Have you...?

Lindsay: Yeah.

Gabby: Have you ever asked someone to (like) borrow some money or when's the last time you asked someone to borrow something from them?

Lindsay: Yeah, I guess I've borrowed money from my brother.

Gabby: Okay.

Lindsay: Because, even though he's younger, he's more successful than me.

Gabby: Well, success is relative now. I think you're a very successful person.

Lindsay: Well, thank you.

Gabby: Perhaps, he had a bigger paycheck at one point.

Lindsay: Let's say monetarily successful, yeah.

Gabby: Nice.

Lindsay: Let's see what else have I borrowed. I'm not sure. Primarily, just money. (You know), once in a while, maybe I'll borrow some clothes from a friend...

Gabby: Sure.



Lindsay: ...who's more fashionable, (right), if I have a friend...

Gabby: Well...

Lindsay: ...who knows what to wear.

Gabby: Do your friends ever ask to borrow things from you? Do you ever lend things to people?

Lindsay: Not really.

Gabby: umm

Lindsay: Not really I don't have much to lend.

Gabby: I think, (uh), let's see, someone asked if they could borrow my umbrella the other day. It was raining, so, I, I lent them my umbrella.

Lindsay: Okay, that's a good one.

Gabby: Yeah.

Lindsay: So you lent your umbrella?

Gabby: Yeah.

Lindsay: That's a good, that's a good one. Yeah, maybe you...

Gabby: Yeah.

Lindsay: ...(uh), (uh), boots for the weather if it's raining too...

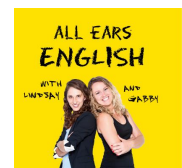
Gabby: Sure.

Lindsay: ...or something like that. Galoshes.

Gabby: Galashes. Rain boots. Yeah. Yeah. (Uh), those are common things to, to lend...

Lindsay: (Uh), (a-)...

Gabby: ...to your friends.



Lindsay: ...another common thing is to, to, to lend a book to someone. So if you have a friend...

Gabby: Oh, yeah.

Lindsay: ...who wants to read a book and you have the book and they don't, they borrow it from you.

Gabby: Didn't I, didn't I lend a book to you a few months ago?

Lindsay: {gasps} Did I return it? I hope so.

Gabby: Yeah, you did. You did, you did.

Lindsay: Oh, good.

Gabby: You borrowed it and you read it really quickly and gave it back and yeah. It was, (uh), some book about something successful people, what successful people do every day or something.

Lindsay: Yeah, I just ate that book up.

Gabby: Yeah.

Lindsay: (You know), I like to read voraciously.

Gabby: Oh, yeah, I like that one too.

Lindsay: Yeah.

Gabby: Cool.

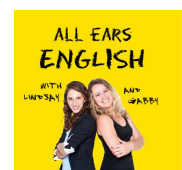
Lindsay: Yeah. Very cool. So lots of lending and borrowing. So today...

Gabby: Yeah.

Lindsay: ...is a part of our TOP 15...

Gabby: That's right.

Lindsay: ...FIXES to tune up your Porsche.



Gabby: Yes. Today is Number 8 in the TOP 15. So we're just over halfway through the TOP 15 FIXES, which we're doing each Tuesday here at All Ears English. So today's topic is "Lend versus Borrow." And I actually noticed not so many mistakes with this, but I noticed that English learners just completely avoid these words altogether because they're not sure how to use them.

Lindsay: Okay. So we've shown some awesome examples of how to use them, but let's break it down Gabby.

Gabby: Yeah.

Lindsay: What's the key (betwee-), to know the difference between 'borrow' and 'lend'?

Gabby: Right. So 'lend' is when you – if-if I lend a book to you, Lindsay, that means I give the book to you, Lindsay...

Lindsay: Right. Exactly

Gabby: ...temporarily. It means I want it back. Yeah.

Lindsay: Yeah.

Gabby: And, and so, I think it's confusing because it depends on your point of view, right. So...

Lindsay: (Uhn).

Gabby: ...if I lend a book to you, Lindsay, how would you use 'lend' talking about that same situation, (like) if you were saying, "Oh, Gabby..." What...?

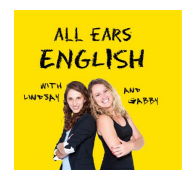
Lindsay: So, "Gabby lent the book to me..."

Gabby: Yeah.

Lindsay: "...and I borrowed the book..."

Gabby: (Uh-huh).

Lindsay: "...from Gabby."



Gabby: (Uh-huh), (uh-huh).

Lindsay: (Right).

Gabby: Yeah.

Lindsay: (Uh-hm).

Gabby: And so, I could say “Lindsay borrowed the book from me.”

Lindsay: Right. So it depends on who’s doing the action, right.

Gabby: (Uh-hm).

Lindsay: You’re right. The point of view.

Gabby: Exactly.

Lindsay: That’s what we think about when we interchange these verbs.

Gabby: Yeah. Yeah. So, we can simply say, ‘lend’ is to give, but again, it depends on your point of view because if you say “Gabby, lent the book to me,” well, it’s the same as give, but we have to get the direction of the object straight in our minds, (right).

Lindsay: Absolutely. Absolutely. So I can see why this is a, a tricky one.

Gabby: Yeah. And just to repeat, (you know), the, the verbs, (I mean), in relationship to my situation with money, (um), running out of cash. Here I could say, “I borrowed cash from my co-worker. My co-worker lent cash to me.”

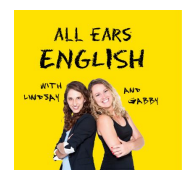
Lindsay: Right. And so it’s good to remember what the preposition, (right). You borrow...

Gabby: Yes.

Lindsay: ...something *from* someone.

Gabby: Yep.

Lindsay: And you lend something *to* someone.



Gabby: Exactly.

Lindsay: So, that's a good way to remember it too.

Gabby: Yeah. Exactly. And, (um), I think, (you know), in the e-book, (um), which actually you can get at, (uh), AllEarsEnglish.com/TOP15. In the e-book, I mention that sometimes people use, (uh), just for example, 'give' or like, (um), "Hey, can you, (um)..." or, "Can I..." Sorry. Not give, but "Can I, can I have your (uh) umbrella for a minute," or "Could you give me your umbrella for a minute?" "Could...?"

Lindsay: (Uh), "Could you let me use your umbrella..."

Gabby: "Lemme (let me)."

Lindsay: "...for a minute?"

Gabby: Exactly. Exactly. If you, if you use one of those other verbs, but then add 'for a minute' or 'for a little while,' that, that (sort of) implies borrowing, right.

Lindsay: Yeah, that's a way to get around the use of 'borrow.' But don't get around the use of 'borrow' guys.

Gabby: Yeah.

Lindsay: Use it because now you should understand it a little bit better.

Gabby: It's actually better to say 'borrow', right? I, I think it's better.

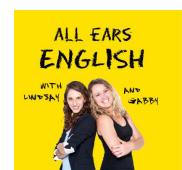
Lindsay: Yeah, because you wanna (want to) be clear that you're gonna (going to) give it back and 'borrow' means...

Gabby: Exactly.

Lindsay: ...you are going to give it back.

Gabby: Exactly. Exactly. Well, great. Yeah, I think that's pretty clear now the difference...

Lindsay: Yeah.



Gabby: ...between 'lend' and 'borrow.' So, yeah, thanks for listening, and, again, you can find the whole e-book at AllEarsEnglish.com/TOP15.

Lindsay: All right. Thanks guys. Have a good day.

[Instrumental]

Lindsay: If you wanna (want to) put your ears into English more often, be sure to subscribe to our podcast in iTunes on your computer or on your smartphone. Thanks so much for listening and see you next time.

